

Good business conditions and the increased production so necessary to the present day prosperity go hand in hand.

A dollar spent and put in circulation is much nore potent for good than a dollar idle, hoarded and ost to the world.

Your funds in this bank will be made to work intelligently toward maintaining this prosperity.



LIFE

is full of trials and tribulations, but they are less acute if you have a bank account. This bank offers you safety in the care of your funds, convenience in the payment of bills, and a haven of refuge from the storms of life. If you open an account today you will feel better tomorrow.

Farmers& Merchants Bank

The Bank That Backs the Farmer. C. B. Adams, Vice-Pres.

M. K. Lee, Pres. R. A. Morrow, Jr., Cashier.

......

Cotton Pickers Account Book

This valuable book, which contains a ready reckoner of accounting, will be given free to parties who will call in person for them.

Also Income Tax and Farmers Business Record. A copy of this will also be given to those who call in person or to those who write for same enclosing postage. This Income Tax Record contains copy of the law and information

as to how to keep your accounts and other vaulable information.

The country is now being readjusted, and it behooves us all to get on a business basis, so come early and get your free records before they are all gone.

Gordon Insurance & Investment Co. WE WRITE ALL FORMS OF LIFE AND FIRE INSURANCE.

Farmers & Merchants Bank Building.

W. M. GORDON W. B. BROWN.

ARTHUR EDGEWORTH ROBERT LEE HARRY COBLE

on UNUSUAL Insurance to Farmers **TERMS**

Fire Insurance on a credit basis for the farmer is a new departure, and we are opening up a department for that purpose which is of unusual benefit.

Fire and Tornado Insurarce are written covering all property for three or five years at very low rates, and annual notes given in payment of same, after a small cash payment. Farmers are urged to take advantage of this unusual oppor-

Monroe Insurance & Investment

Office in Bank of Union Building.

G. B. CALDWELL, Manager.

SEABOARD Air Line Railroad

Trains No. 14 from Charlotte . . . 5.50 a. m. 5.55 a. m. for Wilmington. No. 12 from Atlanta 6:30 a. m. 6:35 a. m. for Richmond No. 34 from Rutherfordton 10.55 a.m. 11.00 a.m. for Raleigh

No. 5 from Richmond 7.55 a.m. 8.00 a.m. for Atlanta. No. 19 from Wilmington . . 11:20 a. m. 11:30 a. m. for Charlotte. No. 15 from Monroe No. 29 from Monroe

11:30 a. m. for Atlanta No. 31 from Raleigh and Wilmington 2:40 p.m. 2.45 p. m. for Rutherfordton No. 20 from Charlotte 5.50 p. m. 6.00 p. m. for Wilmington. No. 30 from Atlanta 5.50 p. m. Monroe. No. 16 from Rutherfordton 9.10 p. m. Monroe, No. 6 from Atlanta 9.35 p.m. 9.45 for Richmond. No. 13 from Wilmington . . 10.35 p. m. 10.45 p. m. for Charlotte,

Bicket Agent.

No. 11 from Portsmouth . . 11:05 p. m. 11.10 p. m. for Atlanta.

B. W. LONG. Division Passenger Agent Charlotte, N. C.

8.10 a. m. for Rutherfordton.

AMERICA IS LAND OF ICE

SAYS THIS IS COUNTRY OF EXTREMES WITH MILLIONS

And the Girls Are Scantily Dressed cept for Five Million People.

impressions of the country upon his ways full—fat men as well as sim return to his native land. Here is women. his article:

extremes. tained, or they want to shoot, at ored ice cream. up beyond the century. Just now not infrequently a horrible but omething like a hundred million genious German contrivance of a fid-mericans are gasping with heat. dle played by electricity. Americans are gasping with heat.

live the simple life as only American across any couples.

not pounds. They are hospitable. The current thing, however has been to visit Europe. Perhaps you have met them.

As the temperature is torrid Amerrants, and twirling with mechanical drive as often as men. sidewings so that the breeze be club houses and more likely than not ing more ice cream.

worn, and in the morning when the great railway stations disgorge thousands of workers coming in from the suburbs, you cannot-looking from your hotel window-see people for

Men's costumes are flimsy. The waistcoat is unknown. To wear is no witness. braces or suspenders is to proclaim yourself an old-timer or an English-man. Cool mohair suits are the Beach suit, canary colored coat and pants, such as oil kings or steel magnates are supposed to don in the magnates are supposed to do the magnates are supposed to the magnates a thing, though if you want to admit nates are supposed to don in the gen-

eral winter sunshine of Florida. What the Englishman would call a nut-though the word has not the same meaning in America—is not content unless he is wearing a silk shirt. A silk shirt costs anything from twelve to twenty dollars. City

not worn in New York. The most wonderful silk shirts I have seen Legs Rheuma Will Help You have seen have been in the smaller owns of the Middle West, in Illinois, Michigan, Wisconsin and Iowa, flamng stripes of chocolate and green and puce, and collars of orange and

At the risk of making myself unpoular at home, I must say that I think the young American girl is the you will be free from rheumatism, get greatest creature on earth. And she has taste. And, further, when it come to scantiness of attire in the warn months she "goes some." La. la! the costumes of the girls I saw in France last year were demueness tself compared with the flimsiness of the dress worn by the average American girl this year,

Being a mere man, I dare not attempt to describe. The dresses, how-ever, begin low down and end high up, and lace and silken ribbons, shown through the gauze, leave a little, but not much, to the imagination. The other day down at New Orleans a clergyman was so shocked when a bride walked up the aisle that he ordered the church lights to be extinguished and the girl to go and find more clothing before he would offici-

ate at the marriage ceremony.

Life is made possible with ice. The first thing that probably makes an American mad in English is the ab-sence of ice. Our tepid drinking wa-ter nauseates him. Everything is

iced in America.

The first thing you do in the morning is to drink iced water. At all meals, whether at a quick lunch counter or at the Ritz, you are supplied with a glass of water with pieces of ice in it. The last thing you do at night is to have the servant bring you a pitcher jangling with lumps of ice. The ice chest is an institution in every household. Ice is delivered each day the same as milk.

No doubt the ice habit is a bad But like most bad habits it is very pleasant. Americans have many pastimes, but the chief one seems to be eating ice cream. Talk about the roast beef of old England! What is it compared with the ice cream of young America. The American has the sweetest tooth, and when he, and particularly she, is not munching candy or chewing gum, the local drug tore is being patronized. Incomes dines, but fortunates are accumulated hy the sale of ice cream and soft

drinks. These parlors-I leave the "u" out of the word in deference to my American friends—are really gorseous establishments.

They are spacious, scrupulously clean and decorative. On one side

is a long white marble counter and you sit on a high stool while whiteclad young men spryly supply the CREAM, SAYS ENGLISHMAN thirsty mob. Everything is neat, dishes clean, glass polished with medicated paper cups, so your lips run no risk of contamination, and which to sup the cooling beverages.

There is grape juice and logan d the Girls Are Scantily Bressed berry juice, root beer, orangeade,
—Claims New York Is Empty Excola, cherry Phosphate, limeade, mixtures of aeraed water, ice cream crushed strawberries, chocolate sun-daes and ice cream of many colors Englishman who recently and many flavors. There are thouisited the United States wrote his sands of these places. They are al-

I felt quite a shock one day when Of course America is the land of I was introduced to the governor of a state while he was sitting at a manding that all countries on earth drug store table eating vanilla fee join in a League of Nations so that cream. It had never entered my mind universal brotherhood shall be main- that governors could eat vanilla flav-

the mug-wung patriot who At the rear part of the establishwould tarnish the glory of America ment are nice glass covered tables by having obligations with decayed where you sit and while the hours and played-out European lands. In away consuming inordinate quantities winter the thermometer signs away of ice soft drinks and listening to a below zero; and in summer it bubbles band, or a nickel in the slot machine,

New York is empty—except for some five million people who are ob- liged to remain in "the poor little old hills of Western Pennsylvania. Not The wealthy have gone to once did I meet a pedestrian out for Newport, or Southampton or Long a stroll. Not once in the woods near Island, or to the Berkshire Hills, or to charming Tuxedo, and there they overlooking the Ohio river, did I come from England!

Half the people one meets are millionaires. The war made eighteen thousand new millionaires—in doldol-when, hot and dusty. I got back to very ice root beer, there was a throng of howsuming ice cream plain, ice cream with walnuts, ice cream with syrups.

Of course, everybody in America ica is adaptive. Many country houses has a motorcar—called automobile have their sleeping porches, and "for short." A man may have a there, in the open, slumber is sought heavy mortgage on his house, but he in the hot, breathless nights. Elec- must have a motorcar. Nobody is tric fans are everywhere buzzing anybody in America unless he has a overhead in the shops and restau- car. And women and young girls

While there are social distinctions spread. A little electric fan is hum- in the Eastern states, just as much ming on the table as I write—to relieve the 102 in the shade limpness.
Elder and even youthful British golfers would think it bad form to appear on the links in anything but a
pear on the links in anything but a
pear on the links in anything but a
pear of the links in anythin The American, a stickler for There is bathing and eating ice cream convention in most things appertain-ing to garb, leaves his coat in the fighting the mosquitoes and consumhas his shirt sleeves rolled up above about the League of Nations when the e elbows.

Every body wears a straw hat. The cream is on the table? Somebody Panama of Hamburg is not very pop-ular. Mostly the round straw hat is Land of Ice Cream.

He Stole the Chicken,

Judge (scene: a court room): "You are here early. Are you a witness?"

Johnson colored): "No, sah; Judge: "What might your name

Johnson: "My name is Johnson, yo Honah."

lawyer to do my defencin'. I'se gentleman what stole de chicken."

clerks spent half a week's wages to Rheumatic Cripples

or Nothing To Pay.

If you want relief in two days swift, gratifying relief, take one tea-

spoonful of Rheuma once a day.

If you want to dissolve the uric acid poison in your body and drive it out through the natural channels so that 75 cent bottle of Rheuma from your druggist today.

Rheumatism is a powerful disease strongly entrenched in joints and muscles. In order to conquer it a powerful enemy must be sent against Rheuma is the enemy of rheumatism (no matter what form) -an enemy that must conquer it every time or your money will be refunded.

Rheuma contains no narcotics-is absolutely harmless, and thoroughly reliable because it is the only remedy that has relieved the agonizing pains rheumatic sufferers who thought nothing would give relief. It should do as much for you—it seldom fails. The English Drug Co. will gladly supply you on the no-cure-no-pay plan.

After you eat-always take

Instantly relieves Heartburn, Bioated Gassy Feeling. Stops food souring, repeating, and all stomach miseries. Aids digestion and appetite. Keeps stomach sweet and strong. Increases Vitality and Pep. EATONICIs the best remedy. Tens of thousands wooderfully benefited. Only costs a cent or two a day to use it. Positively guaranteed to please or we will refund money. Get a big best today. You will see.

English Drug Co., Monroe, N. C.



ALSO SOME FINE BROOD MARES.

Give us a look

FOWLER & LEE.

JOURNAL WANT ADS ONE CENT A WORD FOR EACH INSERTION

ness on hand all the time.-Fowler

SKEETER SKOOT drives away mosquitos .- The Union Drug Co.

FOR SALE on the Wilmington and Monroe highway a small farm, tenant house and plenty of timber and water .- J. Frank Williams.

WE CALL FOR and deliver prescriptions .- The Union Drug Co

ARE YOU RUPTURED?-Trust us to truss you. All fitting done by a truss expert.—The Union Drug Co. DR. H. SMITH, Eye-Sight Specialist,

TWO DWELLINGS and one vacant FOR SALE-Modern bungalow in first class shape on East Everette

street .- See W. J. Rudge. SICK ROOM SUPPLIES - Kantleek Syringes, Ice Caps, Water Bottles, and combinations. — The Union

Drug Co. FOR SALE-One Chevrolet roadster. equipped with tires, Buick top, and excellent running condition Bargain for quick buyer. Cash or good note.—W. B. Brown, Gordon

SEE THE STINE COMPANY, Charlotte, N. C., 29 S. Tryon St. They will pay you cash for your automo-

Insurance Office,

The Union Drug Co.

FOR SALE-Good top buggy cheap. -T. C. Haigler.

HEALTH BELTS, Abdominal Supporters, and Non-Skid Excelsion Trusses, all fitted by an expert any time.-The Union Drug Co.

AUTO CASINGS-30x3 Fidelity casings, \$12.50. 30x3 14, \$15.00. Monroe Hardware Company

FOR SALE-65-acre farm on Con cord road; 4-room house; 6-stall barn; good orchard; plenty water. Terms half cash, balance in two years.—O. V. Hunnicutt.

FOR RENT-Good two-horse farm, one mile from town .- J. L. Win-

WANT TO BUY 6 to 7-room house with from 10 to 20 acres, in or nea! -no agent .- J. E. Fowler, Gray-

CLERKS(men, women) over 17, for Postal Mail Service. \$1.35 month. Examinations September - October. Experience unnecessary. For free particulars, write J. Leonard (for-mer Civil Service Examiner), 84 Equitable Bldg., Washington, D. C.

FOR SALE-A forty acre farm with a six-room dwelling, newly painted, and good barn, on public road, six miles from town; twenty acres in cultivation. Will make a bale to the acre with proper farming. Don't let this opportunity pass and then in a few years say "I could have bought that farm for so and so."-Fowler & Lee.

IF YOU WANT a good home in Mon roe, see J. Frank Williams.

WATCHES JUST RECEIVED - A new line Elgins, etc .-- McCall.

AUTO CASINGS-30x3 Fidelity casings, \$12.50. 30x3 1/4. \$15.00.— Monroe Hardware Company .

AUTO TRANSFER—For quick trips see A. F. Helms, just below city fire station. Careful driver.

DR. S. A. ALEXANDER

VETERINARIAN

The late Dr. Watt Ashcraft office.

Office Phone 113. Res. 55-J

with plentitude of straws through A GOOD LINE of Buggies and Har- FOR SALE-New 1-ton Ford truck. See J. E. Liles or Ben H. Wolfe, at Monroe Service Station.

FOR SALE — One 6 h. p. Inter-national engine and corn mill at a bargain, — A. R. Deese, Monroe,

WE HAVE ANYTHING any first-class drug store has .- The Union Drug

FOR SALE-A registered Shropshire buck; weighs about two hundred pounds.-George S. Lee.

has returned to Monroe and can be found regularly at has office until Oct. 1st. The latest methods of examination. Your eyes examined FREE. You pay for the glasses only. The latest styles are always turnished. Office in Belk-Bundy building.

AUTO TUBES-30x3, 81.50, 30x3 14 \$1.75 - Monroe Hardware Co.

FOR SALE-Good 7-room house in good neighborhood on McCauley heights. Water, lights and sewerage. Can give possession at once. The price is reasonable, and terms can be arranged to suit purchaser. If you want a good home, see me at once J. Frank Williams

JEWELRY, SOLID GOLD, all kinds at McCall's.

1 OFFER FOR the next ten days one of the best and most highly improved farms of Bladen county for sale. For particulars apply to owner, -A. G. McDougald, Clark-

AUTO TURES 30x3, \$1.50, 30x3 %

\$1.75-Monroe Hardware Co. SETH THOMAS CLOCKS at McCall's. AM prepared to do your hauling. Phone 28-J.—J. W. Richardson.

EWELRY, we have what you want.

FOR SALE OR RENT-My farm of 196 acres on Goose Creek 65 acres of bottom land, 5 acres of meadow Has one dwelling house containing seven rooms, large barn and outbuildings. Also a four room house, barn and outbuildings. Tvo wells of good water. Call or write W. P. Griffin, Wingate, N. C.

Write me what you have THREE FARMS FOR SALE-One 107 acres, 21/2 miles from town, one 40 acres 6 miles from town. one 36 acres 2 miles from town .-Fowler & Lee.

HOMES ARE SCARCE in Mouroe, and there is very little prospect of them getting more plentiful in the near future. I have one for immediate sale, and if you want it, see me at once .- J. Frank Williams.

MR. FARMER see our Watches be-

fore you buy .- McCall, CUSTOMERS WANTED-1 au in a position to supply a few more cur-tomers with sweet milk early every morning.-W. E. Marsh, Phone Union Grove No. 25.

CALL ON R. W. KILLIOUGH at Indian Trail for General Merchandisc and save money.



W. HOWARD WOLFE.

Representative. Sold in Monroe by Monroe Un-lon Mercantile Co., Lee Criffin, Bivens Bros., T. C. Lee & Son, Crowell's Variety Store, S. R. Dos-ter, Heath Grocery Co., Five Points Grocer Co., Parker & Moore, Sikes Sanders Co., J. W. Springfield, Benton & Benton, Sold in Monroe by Monroe Un-

He is well paid that is well satisfied .- Shakespeare.



Home Furnishings that insure la ting satisfaction-That's the kind you will find at the House of Dillion. The only kind it pays to buy for your home and you will find, too, that our prices are always the lowest possible, consistent with the high quality Home Furnishings we sell. We have been in the business a long time and we always believed that pleased customer was a profitable customer. We have the goods and will be a pleasure to show you through our large stock. Come in and see for yourself,

